

Date: [Date]

To: [Borrower Name]

Address: [Borrower Address]

Subject: Mortgage Pre-Qualification Letter - Medical Professional Program

To Whom It May Concern,

We are pleased to inform you that **[Borrower Name]** has been pre-qualified for a residential mortgage loan under our **Medical Resident/Physician Program**. This pre-qualification is based on a preliminary review of the borrower's credit report and professional documentation.

Loan Details:

- **Pre-Qualified Amount:** up to \$[Amount]
- **Loan Program:** [e.g., Doctor/Resident Loan Program]
- **Down Payment:** [e.g., 0% or Amount]
- **Property Type:** [e.g., Single Family Residence]

Special Considerations:

We have accounted for the borrower's status as a graduating medical resident. As per our program guidelines, we have reviewed the signed employment contract from **[Employer/Hospital Name]** with a start date of **[Start Date]**. We have excluded deferred student loan debt from the debt-to-income ratio calculations in accordance with our medical professional lending policy.

This letter is not a formal loan commitment. Final approval is subject to the following:

- Verification of final income and employment.
- A satisfactory property appraisal and title review.
- No material change in financial condition or credit score.
- Underwriting review of all supporting documentation.

This pre-qualification expires on **[Expiration Date]**.

Sincerely,

[Loan Officer Name]

[NMLS Number]

[Lending Institution Name]

[Phone Number]

[Email Address]